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UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

STEPHEN GRAY, individually and on behalf of all others similarly situated,

Plaintiff,

v.

CITIGROUP INC., *et al.*,

Defendants.

ANTON K. RAPPOLD, individually and on behalf of all others similarly situated,

Plaintiff,

v.

CITIGROUP INC., *et al.*,

Defendants.

SAMIER TADROS, on behalf of all others similarly situated,

Plaintiff,

v.

CITIGROUP INC., *et al.*,

Defendants.

MARK GEROULO, individually, on behalf of the CITIGROUP 401(k) Plan, the CITIBUILDER 401(k) PLAN FOR PUERTO RICO, and all others similarly situated,

Plaintiff,

v.

CITIGROUP, INC., *et al.*,

Defendants.

No. 07 Civ. 9790 (SHS)

ECF Case

No. 07 Civ. 10396 (SHS)

ECF Case

No. 07 Civ. 10442 (SHS)

ECF Case

No. 07 Civ. 10472 (SHS)

ECF Case

**STIPULATION EXTENDING TIME FOR DEFENDANTS TO ANSWER, MOVE AGAINST, OR OTHERWISE RESPOND TO COMPLAINTS**

WHEREAS Defendants have been served with process or their counsel have accepted service of process on their behalf in the above-captioned actions (the "Actions");

WHEREAS Defendants have agreed and/or stipulated with Plaintiffs in each of the Actions that Defendants' time to answer, move against, or otherwise respond to the respective Complaints (and Amended Complaint in the *Tadros* action) was extended to and including January 10, 2008;

WHEREAS Judge Stein entered an order on December 19, 2007, in which he indicated that the Court would ask "the parties to develop a case management order for the orderly progress of these litigations" after the Court makes a determination on pending motions to consolidate these Actions and other actions currently pending in the Southern District of New York;

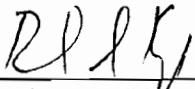
IT IS HEREBY STIPULATED AND AGREED by and among the undersigned counsel for the parties that Defendants' time to answer, move against, or otherwise respond to the Complaints in the Actions and to the Amended Complaint in the *Tadros* action shall be extended to the time that will be set in the case management order referenced in Judge Stein's December 19, 2007 Order.

This is the parties' second request for an extension of Defendants' time to answer, move against, or otherwise respond to the complaints in the *Gray*, *Rappold*, and *Geroulo* actions and the parties' first request in the *Tadros* action.

IT IS FURTHER STIPULATED AND AGREED that nothing herein shall be deemed to constitute a waiver of any defenses in this action. Defendants reserve all arguments and defenses in the Actions.

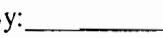
Dated: January 9, 2008  
New York, New York

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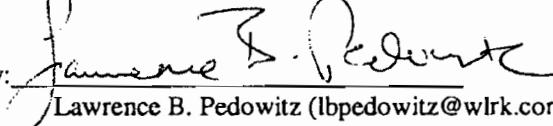
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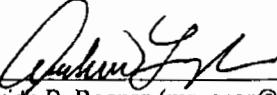
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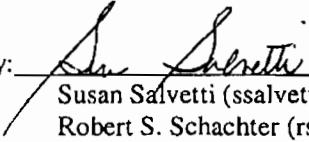
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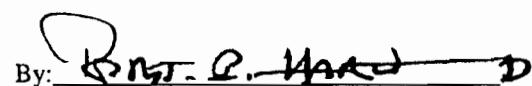
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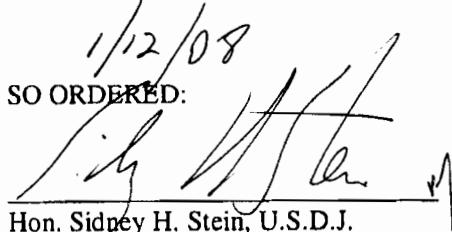
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1/12/08  
SO ORDERED:

  
Hon. Sidney H. Stein, U.S.D.J.